

Information to identify the case:

Debtor 1	Derek T Frank	Social Security number or ITIN	xxx-xx-1502
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2 (Spouse, if filing)	Cherilyn M Frank	Social Security number or ITIN	xxx-xx-5763
	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Western District of Wisconsin,	Date case filed in chapter	13 10/11/17
http://www.wiwb.uscourts.gov		Date case converted to chapter	7 2/1/18
Case number:	3-17-13509-cjf		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Derek T Frank	and Cherilyn M Frank
2. All other names used in the last 8 years	fka Derek T Carlstrom	fka Cherilyn Koller, fka Cherilyn Sickels
3. Address	403 David Circle Arena, WI 53503	403 David Circle Arena, WI 53503
4. Debtor's attorney Name and address	Jeffrey D. Frieber 2901 West Beltline Highway Suite 301 Madison, WI 53713 Contact phone 608-310-3413	Jeffrey D. Frieber (See attorney address to left)
5. Bankruptcy trustee Name and address	Robert T. Kasdorf 16 N. Carroll St. Ste. 500 Madison, WI 53703	Contact phone (608) 257-1369

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Federal Courthouse 120 N. Henry Street Madison, WI 53703	Hours open: Monday – Friday 8:00 AM – 4:30 PM Contact phone 608-264-5178 Date: 2/5/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 12, 2018 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: U.S. Trustee's Office, 780 Regent Street, Suite 307, Madison, WI 53715
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/11/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Wisconsin

In re:
Derek T Frank
Cherilyn M Frank
Debtors

Case No. 17-13509-cjf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0758-3

User: ron
Form ID: 309A

Page 1 of 2
Total Noticed: 50

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db/jdb +Derek T Frank, Cherilyn M Frank, 403 David Circle, Arena, WI 53503-9562
aty +Jeffrey D. Frieber, 2901 West Beltline Highway, Suite 301, Madison, WI 53713-4228
tr +Robert T. Kasdorf, 16 N. Carroll St., Ste. 500, Madison, WI 53703-2773
cr +Internal Revenue Service, U.S. Attorney's Office, 222 W. Washington Avenue, Suite 700,
Madison, WI 53703-2775
4501507 +Acuity, P.O. Box 58, 2800 Taylor Drive, Sheboygan, WI 53081-8474
4501509 +Dean Health Systems, c/o Dean Clinic Corporate Office, 1808 West Beltline Highway,
Madison, WI 53713-2334
4501510 +Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing LLC, 1611 Worthington Road,
Ste 100, West Palm Beach, FL 33409-6480
4513602 +Dorothy Ann Case, c/o Case Law Firm, S.C., 400 N. Broadway, Suite 402,
Milwaukee, WI 53202-5864
4501511 +FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
4501512 +Ferguson Enterprises of Madison, 3618 Lexington Ave., Madison, WI 53714-1232
4501513 +First Supply LLC, 6800 Gisholt Drive, Madison, WI 53713-4803
4511775 +First Supply LLC, 6800 Gisholt Drive, Madison, WI 53713-4803
4501515 General Service Bureau, PO Box 641579, Omaha, NE 68164-7579
4501516 +Gerald Frank, 403 David Circle, Arena, WI 53503-9562
4501517 +Iowa County Treasurer, 222 North Iowa Street, Dodgeville, WI 53533-1597
4501518 +Law Office of Joel Cardis, LLC, 2006 Sweded Road, Suite 1000, Norristown, PA 19401-1787
4501519 +Meriter Medical Group, 202 S. Park St., Madison, WI 53715-1596
4501520 Mineral Point Medical Center, SC, 104 High St., Mineral Point, WI 53565-1289
4501521 Mortgage Electronic Registration Systems, 1818 Library Street, Suite 300,
Reston, VA 20190-6280
4501522 North Shore Agency, P.O. Box 9205, Old Bethpage, NY 11804-9005
4501523 +Rundle-Spense, 2075 S. Moorland Rd., New Berlin, WI 53151-2399
4501524 +Sauk Prairie Healthcare, 260 26th Street, Prairie Du Sac, WI 53578-1599
4501525 Simonson Bros of WI, 3160 Commercial Avenue, Madison, WI 53714
4501527 State Collection Service, PO Box 6250, Madison, WI 53716-0250
4501528 +Ted Crapp, 403 David Circle, Arena, WI 53503-9562
4501529 Tri-State Adjustments, Inc., PO Box 3219, La Crosse, WI 54602-3219
4519474 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
4533223 +UNIVERSITY OF WI HOSPITAL & CLINICS, c/o STATE COLLECTION SERVICE, INC, 2509 S STOUGHTON RD,
PO BOX 6250, Madison, WI 53716-0250
4533222 +UW MED FOUNDATION INC dba UW HEALTH-PHYS, c/o STATE COLLECTION SERVICE, INC,
2509 S STOUGHTON RD, PO BOX 6250, Madison, WI 53716-0250
4501533 UW Med Foundation Inc, c/o State Collection Service, Inc, 2509 S. Stoughton Road,
PO Box 6250, Madison, WI 53716-0250
4501534 +UW Med. Foundation, PO Box 5003, Janesville, WI 53547-5003
4501530 Unity Point Health, PO Box 809284, Chicago, IL 60680-9284
4501535 +Village of Arena, Water and Sewer, 345 West Street, Arena, WI 53503-9613
4501537 +WMC Mortgage Corp, 6320 Canoga Ave, 10th floor, Woodland Hills, CA 91367-2600
4501505 +Wisconsin Dept. of Workforce Development, Workers' Compensation, P.O. Box 7948,
Madison, WI 53707-7948
4501538 Zimbrick, Inc., 1600 W. Beltline Hwy, Madison, WI 53713
4513603 +c/o Case Law Firm, S.C., 400 N. Broadway, Suite 402, Milwaukee, WI 53202-5864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: richard.humphrey@usdoj.gov Feb 05 2018 19:38:44 Richard D. Humphrey,
222 West Washington Avenue, Suite 700, Madison, WI 53703-2775
smg EDI: WISCDEPREV.COM Feb 05 2018 19:38:00 Wisconsin Department of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
4501508 E-mail/Text: ebn@americollect.com Feb 05 2018 19:38:34 Americollect, Inc.,
Bankruptcy Notices, PO Box 1566, Manitowoc, WI 54221
4501514 +E-mail/Text: bankruptcynotification@ftr.com Feb 05 2018 19:38:53 Frontier, PO Box 740407,
Cincinnati, OH 45274-0407
4501503 EDI: IRS.COM Feb 05 2018 19:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4501502 +E-mail/Text: USTPRegion11.MD.ECF@usdoj.gov Feb 05 2018 19:38:27
Office of the United States Trustee, 780 Regent Street, Suite 304,
Madison, WI 53715-2635
4501526 +E-mail/Text: sbcplegal@crossplainsbank.com Feb 05 2018 19:38:38 State Bank of Cross Plains,
1205 Main Street, Cross Plains, WI 53528-9479
4501506 +E-mail/Text: richard.humphrey@usdoj.gov Feb 05 2018 19:38:44
US Attorneys Office for the Western, District of Wisconsin, 222 West Washington Avenue,
Suite 700, Madison, WI 53703-2775
4501531 EDI: USCELLULAR.COM Feb 05 2018 19:38:00 US Cellular, ATTN: Write Off Department,
P.O. Box 7835, Madison, WI 53707-7835
4501532 E-mail/Text: specialbillingservices@uwf.wisc.edu Feb 05 2018 19:38:28 UW Health Physicians,
7974 UW Health Court, Middleton, WI 53562-5531
4508552 +E-mail/Text: cbo-bankruptcy@unitypoint.org Feb 05 2018 19:38:43 UnityPoint Health,
6200 Thornton Avenue, Ste 100, Des Moines, IA 50321-2400

District/off: 0758-3

User: ron
Form ID: 309A

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Total Noticed: 50

Date Rcvd: Feb 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4501536 EDI: WFFC.COM Feb 05 2018 19:38:00 Wells Fargo Bank, PO Box 29482,
Phoenix, AZ 85038-9482

4501504 +EDI: WISCDEPREV.COM Feb 05 2018 19:38:00 Wisconsin Department of Revenue,
ATTN: Bankruptcy Unit, MS 5-144, P.O. Box 8901, Madison, WI 53708-8901

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4511776* +First Supply LLC, 6800 Gisholt Drive, Madison WI 53713-4803

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

Jeffrey D. Frieber on behalf of Plaintiff Cherilyn M Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;dgajew
ski@ks-lawfirm.com

Jeffrey D. Frieber on behalf of Plaintiff Derek T Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;dgajew
ski@ks-lawfirm.com

Jeffrey D. Frieber on behalf of Joint Debtor Cherilyn M Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;dgajew
ski@ks-lawfirm.com

Jeffrey D. Frieber on behalf of Debtor Derek T Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;dgajew
ski@ks-lawfirm.com

Mark Harring court@ch13wdw.org

Richard D. Humphrey on behalf of Creditor Internal Revenue Service richard.humphrey@usdoj.gov,
angelica.santana@usdoj.gov

Robert T. Kasdorf kasdorf@herricklaw.net, wi33@ecfcbis.com

U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8